

## Form 4100R

## **Response to Notice of Final Cure Payment**

10/15

**According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.**

<b>Part 1: Mortgage Information</b>	<b>Statement / Response Date:</b> <u>03/05/2020</u>
<b>Name of creditor:</b> <u>NewRez LLC dba Shellpoint Mortgage Servicing</u>	<b>Court claim no. (if known):</b> <u>7</u>
<b>Last 4 digits of any number you use to identify the debtor's account:</b> <u>6635</u>	
<b>Property address:</b> <u>142 E Louther Street</u> Number <u>  </u> Street <u>  </u> <u>  </u> <u>Carlisle, Pennsylvania 17013</u> City <u>  </u> State <u>  </u> ZIP Code <u>  </u>	
<b>Part 2: Prepetition Default Payments</b>	
<i>Check One:</i>	
<input checked="" type="checkbox"/> Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.	
<input type="checkbox"/> Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: _____	
<b>Part 3: Postpetition Mortgage Payment</b>	
<i>Check one</i>	
<input type="checkbox"/> Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.	
The next postpetition payment from the debtor(s) is due on: <u>  </u> MM / DD / YYYY	
<input checked="" type="checkbox"/> Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.	
Creditor asserts that the total amount remaining unpaid as of the date of this response is:	

Debtor 1 Gerald L. Stake Case number (if known) 1:14-bk-05183-HWV  
First Name Middle Name Last Name

a. Total postpetition ongoing payments due: (a) \$6,428.72  
b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00  
c. **Total.** Add lines a and b. (c) \$6,428.72

Creditor asserts that the debtor(s) are contractually  
obligated for the postpetition payment(s) that first became  
due on:

02/01/2019  
MM / DD / YYYY

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box::

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ John J. Rafferty

Date 03/10/2020

Signature

Print John J. Rafferty  
First Name John J. Middle Name J. Last Name Rafferty Title Authorized Agent for NewRez  
LLC d/b/a Shellpoint Mortgage  
Servicing

Company Bonial & Associates, P.C.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address P.O. Box 9013

Number  Street

Addison, Texas 75001

City  State

ZIP Code

Contact phone (972) 643-6600 Email POCIinquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before March 10, 2020 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Gerald L. Stake  
142 East Louther Street  
Carlisle, PA 17013-3027

**Debtors' Attorney**

Robert E. Chernicoff  
Cunningham and Chernicoff PC  
2320 N 2ND ST  
HARRISBURG, PA 17110-1008

**Chapter 13 Trustee**

Charles J. DeHart, III  
8125 Adams Drive, Suite A  
Hummelstown, Pennsylvania 17036

Respectfully Submitted,

/s/ John J. Rafferty

Creditor:	Shellpoint
Debtor:	Gerald L. Stake
Case No.:	14-05183
Loan No.:	
Our File No.:	7768-N-3058
Collateral:	142 E Louthier St Carlisle, PA 17013

### PAYMENTS RECEIVED

Loan Status as of: 3/5/2020  
Initial Due Date: 6/1/2016

Date Received	Amount Received	Due Date	NSF/Late			Paid	
			Amount Due	Charges/Other	Over/Short	Description	
	\$ -	6/1/2016	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
6/1/2016	\$ 432.19		\$ -	\$ -	\$ -	\$ 432.19	Funds Received 4/15/16
6/1/2016	\$ 432.19		\$ -	\$ -	\$ -	\$ 432.19	Funds Received 5/18/16
	\$ -	7/1/2016	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	8/1/2016	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
8/4/2016	\$ 432.19		\$ -	\$ -	\$ -	\$ 432.19	Funds Received
	\$ -	9/1/2016	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	10/1/2016	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
10/12/2016	\$ 1,296.57		\$ -	\$ -	\$ -	\$ 1,296.57	Funds Received
	\$ -	11/1/2016	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	12/1/2016	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	1/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	2/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	3/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	4/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	5/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
5/3/2017	\$ 2,593.14		\$ -	\$ -	\$ -	\$ 2,593.14	Funds Received
	\$ -	6/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	7/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	8/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	9/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	10/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	11/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
11/21/2017	\$ 3,457.52		\$ -	\$ -	\$ -	\$ 3,457.52	Funds Received
	\$ -	12/1/2017	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	1/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	2/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
2/16/2018	\$ 1,728.76		\$ -	\$ -	\$ -	\$ 1,728.76	Funds Received
	\$ -	3/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	4/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	5/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	6/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	7/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
7/19/2018	\$ 2,160.95		\$ -	\$ -	\$ -	\$ 2,160.95	Funds Received
	\$ -	8/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	9/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	10/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	11/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	12/1/2018	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	1/1/2019	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	2/1/2019	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	3/1/2019	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	4/1/2019	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
4/11/2019	\$ 1,377.71		\$ -	\$ -	\$ -	\$ 1,377.71	Funds Received
	\$ -	5/1/2019	\$ 432.19	\$ -	\$ -	\$ (432.19)	Payment Accrued
	\$ -	6/1/2019	\$ 472.83	\$ -	\$ -	\$ (472.83)	Payment Accrued
	\$ -	7/1/2019	\$ 472.83	\$ -	\$ -	\$ (472.83)	Payment Accrued
	\$ -	8/1/2019	\$ 472.83	\$ -	\$ -	\$ (472.83)	Payment Accrued
	\$ -	9/1/2019	\$ 472.83	\$ -	\$ -	\$ (472.83)	Payment Accrued
	\$ -	10/1/2019	\$ 472.83	\$ -	\$ -	\$ (472.83)	Payment Accrued
	\$ -	11/1/2019	\$ 472.83	\$ -	\$ -	\$ (472.83)	Payment Accrued
	\$ -	12/1/2019	\$ 486.03	\$ -	\$ -	\$ (486.03)	Payment Accrued
	\$ -	1/1/2020	\$ 486.03	\$ -	\$ -	\$ (486.03)	Payment Accrued

\$ -	2/1/2020	\$ 486.03	\$ -	\$ (486.03)	Payment Accrued
\$ -	3/1/2020	\$ 486.03	\$ -	\$ (486.03)	Payment Accrued
<b>Total:</b>	<b>\$ 13,911.22</b>	<b>\$ 20,339.94</b>	<b>\$ -</b>	<b>\$ (6,428.72)</b>	

Delinquent Payments		Days Delinquent: 398			
2/1/2019	\$ 152.39	\$ 279.80	\$ -	\$ 432.19	
3/1/2019	\$ 152.39	\$ 279.80	\$ -	\$ 432.19	
4/1/2019	\$ 152.39	\$ 279.80	\$ -	\$ 432.19	
5/1/2019	\$ 152.39	\$ 279.80	\$ -	\$ 432.19	
6/1/2019	\$ 152.39	\$ 320.44	\$ -	\$ 472.83	
7/1/2019	\$ 152.39	\$ 320.44	\$ -	\$ 472.83	
8/1/2019	\$ 152.39	\$ 320.44	\$ -	\$ 472.83	
9/1/2019	\$ 152.39	\$ 320.44	\$ -	\$ 472.83	
10/1/2019	\$ 152.39	\$ 320.44	\$ -	\$ 472.83	
11/1/2019	\$ 152.39	\$ 320.44	\$ -	\$ 472.83	
12/1/2019	\$ 152.39	\$ 333.64	\$ -	\$ 486.03	
1/1/2020	\$ 152.39	\$ 333.64	\$ -	\$ 486.03	
2/1/2020	\$ 152.39	\$ 333.64	\$ -	\$ 486.03	
3/1/2020	\$ 152.39	\$ 333.64	\$ -	\$ 486.03	
		\$ -			
		\$ -			
<b>Delinquency</b>			<b>\$ 6,509.86</b>		
<b>Less Unapplied</b>			<b>\$ 81.14</b>		
<b>Total Delinquency</b>			<b>\$ 6,428.72</b>		